

**Information to identify the case:**

Debtor 1	<u>Gloria Maureen Matano</u>	Social Security number or ITIN	xxx-xx-2515
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-12992-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gloria Maureen Matano

5/18/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gloria Maureen Matano  
 Debtor

Case No. 18-12992-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db +Gloria Maureen Matano, 14 Doreen Lanve, Wayne, NJ 07470-4508  
 517335108 +KML Law Group, P.C., 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812  
 517335111 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of NJ Div of Taxation, Box 245, Trenton, NJ 08695)  
 517335113 +Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov May 18 2018 22:28:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 18 2018 22:28:23 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM May 19 2018 02:28:00 Synchrony Bank, c/o PRA Recievables Management, LL,  
 POB 41021, Norfolk, VA 23541-1021  
 517335103 +EDI: AMEREXPR.COM May 19 2018 02:28:00 American Express Bank, FSB, 4315 South 2700 West,  
 Salt Lake City, UT 84184-0002  
 517335104 +EDI: BANKAMER2.COM May 19 2018 02:28:00 Bank of America, NA, 100 North Tryon Street,  
 Charlotte, NC 28202-4031  
 517335105 +EDI: CAUT.COM May 19 2018 02:28:00 Chase Auto Finance, Box 901076,  
 Fort Worth, TX 76101-2076  
 517335106 +EDI: CHASE.COM May 19 2018 02:28:00 Chase Bank, NA, 200 White Clay Center Drive,  
 Newark, DE 19711-5466  
 517335107 EDI: IRS.COM May 19 2018 02:28:00 Internal Revenue Service, Box 7346,  
 Philadelphia, PA 19101-7346  
 517335109 +EDI: CBSKOHL.S.COM May 19 2018 02:28:00 Kohl's/Capone, Box 3115,  
 Milwaukee, WI 53201-3115  
 517335110 +E-mail/Text: jennifer.chacon@spservicing.com May 18 2018 22:28:40  
 Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284  
 517335112 +EDI: RMSC.COM May 19 2018 02:28:00 Synchb/TJX Co DC, BOx 965015, Orlando, FL 32896-5015  
 517337967 +EDI: RMSC.COM May 19 2018 02:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 20, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2018 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com  
 Ralph A Ferro, Jr on behalf of Debtor Gloria Maureen Matano ralphferrojr@msn.com  
 Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Indenture Trustee  
 for Towd Point Mortgage Trust Asset-Backed Securities, Series 2015-3 rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4